

# EXHIBIT 6

**From:** Mike X Mitchell <mike.x.mitchell@aexp.com>  
**Sent:** Wednesday, March 28, 2012 5:10 PM  
**To:** Sean Conroy <sean.conroy@aexp.com>; John J Kieley <John.J.Kieley@aexp.com>; Glenn T Church <glenn.t.church@aexp.com>; Elizabeth J Karl <elizabeth.j.karl@aexp.com>; Greg M Pond <greg.m.pond@aexp.com>; Todd W Evans <todd.w.evans@aexp.com>; Scott Arndt <scott.arndt@aexp.com>; Sheila M Pikula <Sheila.M.Pikula@aexp.com>  
**Cc:** Gregory A Blatchford <gregory.a.blatchford@aexp.com>; Seana Pitt <seana.pitt@aexp.com>; Michelle N Lewis <michelle.n.lewis@aexp.com>; David C Moore <David.C.Moore@aexp.com>; Liz A Jackson <liz.a.jackson@aexp.com>; Loreal L LeGate <Loreal.L.LeGate@aexp.com>; Patricia Partelow <Patricia.Partelow@aexp.com>  
**Subject:** RE: Updated US EMV Industry Questions

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All

I have a meeting tomorrow morning with the individual at Visa responsible for writing the EMV US policy. I'll be asking the following questions below.

Some of these might also be good to ask at the Acquirer Industry meetings too.

Feel free to let me know if there is anything you would like me to ask Visa

Q - how will Visa measure 75% transaction threshold?

Q- Tell me about Visa's terminal registration program?

Q- How does Visa know what terminals are deployed at a specific Merchant sites?

Q- Is the tracking (terminal or either Transactions) performed at the network or the Acquirere level (or both)?

Q- Why is Visa discouraging offline EMV processing?

Q- are you employing a segmentation clause between face-to-face & mail order acceptance channels?

This is a clarification because they have not called it out

Q- Please confirm that Contactless is excluded from the FLS policy.

Q - if yes to above, what is Visa's expectation on how quickly merchants will enable for mobile to avoid PCI compliance reporting obligaitons?

Q- It is believed that MasterCard's approach is to only support DDA transactions. Was the Visa Policy written for SDA/DDA/CDA?

Q- With the improvements in EMV authentication technology expected over time does that mean a modified policy is coming in the future?

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**From:** Sean Conroy

**Sent:** Wednesday, March 28, 2012 8:02 AM

**To:** John J Kieley; Glenn T Church; Elizabeth J Karl; Greg M Pond; Mike X Mitchell; Todd W Evans; Scott Arndt; Sheila M Pikula

**Cc:** Gregory A Blatchford; Seana Pitt; Michelle N Lewis; David C Moore; Liz A Jackson; Loreal L LeGate; Patricia Partelow

**Subject:** Re: Updated US EMV Industry Questions

Hi JJ - I would not make a public statement about our plan announcement or timing until there's been leadership approval.

At Cartes America, when I asked I said that AXP is in the process of developing it's position and collecting feedback from key constituents and does not have a timetable at this time for an announcement -

Sean

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**From:** John J Kieley

**Sent:** Wednesday, March 28, 2012 09:14 AM

**To:** Glenn T Church; Elizabeth J Karl; Greg M Pond; Mike X Mitchell; Todd W Evans; Scott Arndt; Sheila M Pikula

**Cc:** Sean Conroy; Gregory A Blatchford; Seana Pitt; Michelle N Lewis; David C Moore; Liz A Jackson

**Subject:** RE: Updated US EMV Industry Questions

Thanks. Just FYI I'm attending the Merchant Acquirer Committee's annual conference next week ([www.macmember.org](http://www.macmember.org)).

Glenn – Can you let me know by Friday if there are any updates to this? If not I will use this document next week during the conference.

Sean – I am sure I will be asked next week about our EMV plans. Is it safe to say that we plan to announce our position in the next several months?

Thank you

JJ

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J.J. Kieley

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**From:** Glenn T Church

**Sent:** Monday, March 26, 2012 11:01 AM

**To:** John J Kieley; Elizabeth J Karl; Greg M Pond; Mike X Mitchell; Todd W Evans; Scott Arndt; Sheila M Pikula

**Cc:** Sean Conroy; Gregory A Blatchford; Seana Pitt; Michelle N Lewis

**Subject:** Updated US EMV Industry Questions

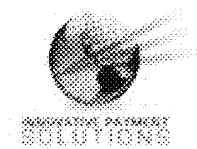
Hi All,

I've updated the proposed US EMV questions to be asked of the industry in the attached word template.

Please let me know if you have any revisions or would like to add questions by the end of this week, in order to facilitate the setting up of the meetings.

Liz / Greg – Are there any other **contacts that we can talk to discreetly** who can also be added to the interview list?

Regards,  
Glenn



**Glenn Church**

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